

UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF NEW YORK

In re LISA MAURO
Debtor

Case No. 15-23683-rdd
Reporting Period: 4/1/2017-4/30/2017

Social Security # 9536
(last 4 digits only)

**MONTHLY OPERATING REPORT
(INDIVIDUAL WAGE EARNERS)**

File with the Court and submit a copy to the United States Trustee within 20 days after the end of the month and submit a copy of the report to any official committee appointed in the case.

(Reports for Rochester and Buffalo Divisions of Western District of New York are due 15 days after the end of the month, as are the reports for Southern District of New York.)

REQUIRED DOCUMENTS	Form No.	Document Attached	Explanation Attached
Schedule of Cash Receipts and Disbursements	MOR-1 (INDV)	X	
Bank Reconciliation (or copies of debtor's bank reconciliations)	MOR-1 (CONT)	X	
Copies of bank statements		X	
Disbursement Journal	MOR-2 (INDV)	X	
Balance Sheet	MOR-3 (INDV)	X	
Copies of tax returns filed during reporting period			
Summary of Unpaid Post-petition Debts	MOR-4 (INDV)	X	
Status of Secured Notes, Leases, Installment Payments	MOR-5 (INDV)	X	
Debtor Questionnaire	MOR-6 (INDV)	X	

I declare under penalty of perjury (28 U.S.C. Section 1746) that the documents attached to this report are true and correct to the best of my knowledge and belief.

Signature of Debtor



Date 5/19/2017

Signature of Joint Debtor

Date _____

INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS

(This Form must be submitted for each bank account maintained by the Debtor)

Amounts reported should be per the debtor's books, not the bank statement. The beginning cash should be the ending cash from the prior month or, if this is the first report, the amount should be the balance on the date the petition was filed. Attach the bank statements and a detailed list of all disbursements made during the report period that includes the date, the check number, the payee, the transaction description, and the amount. A bank reconciliation must be attached for each account. [See MOR-1 (CONT)]

	Current Month Actual	Cumulative Filing to Date Actual
Cash - Beginning of Month	\$532	
RECEIPTS		
Wages (Net)	\$2,080	\$23,394
Interest and Dividend Income		
Alimony and Child Support		
Social Security and Pension Income		
Sale of Assets		
Other Income (<i>attach schedule</i>)		
Total Receipts	\$2,080	\$23,394
DISBURSEMENTS		
ORDINARY ITEMS:		
Mortgage Payment(s)		
Rental Payment(s)		
Other Secured Note Payments		
Utilities		\$9,103
Insurance	\$490	\$9,077
Auto Expense	\$12	\$12
Lease Payments		
IRA Contributions		
Repairs and Maintenance		
Medical Expenses		
Food, Clothing, Hygiene	\$572	\$2,175
Charitable Contributions		
Alimony and Child Support Payments		
Taxes - Real Estate		
Taxes - Personal Property		
Taxes - Other (<i>attach schedule</i>)		
Travel and Entertainment		
Gifts		
Other (<i>attach schedule</i>)		\$26
Total Ordinary Disbursements	\$1,074	\$20,393
REORGANIZATION ITEMS:		
Professional Fees		
U. S. Trustee Fees		\$2,575
Other Reorganization Expenses (<i>attach schedule</i>)		
Total Reorganization Items	\$0	
Total Disbursements (Ordinary + Reorganization)	\$1,074	
Net Cash Flow (Total Receipts - Total Disbursements)	\$1,006	
Cash - End of Month (Must equal reconciled bank statement)	\$1,488	

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INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS
(continuation sheet)

BREAKDOWN OF "OTHER" CATEGORY	Current Month Actual	Cumulative Filing to Date Actual
Other Income		
Other Taxes		
Other Ordinary Disbursements		
Other Reorganization Expenses		

THE FOLLOWING SECTION MUST BE COMPLETED

DISBURSEMENTS FOR CALCULATING U.S. TRUSTEE QUARTERLY FEES: (FROM CURRENT MONTH ACTUAL COLUMN)

TOTAL DISBURSEMENTS	1074
LESS: TRANSFERS TO OTHER DEBTOR IN POSSESSION ACCOUNTS	
PLUS: ESTATE DISBURSEMENTS MADE BY OUTSIDE SOURCES (i.e. from escrow accounts)	
TOTAL DISBURSEMENTS FOR CALCULATING U.S. TRUSTEE QUARTERLY FEES	1074

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BANK RECONCILIATIONS

Continuation Sheet for MOR-1

A bank reconciliation must be included for each bank account. The debtor's bank reconciliation may be substituted for this page.

(Bank account numbers may be redacted to last four numbers.)

	Operating	Payroll	Tax	Other
	#	#	#	#
BALANCE PER BOOKS				
BANK BALANCE				
(+) DEPOSITS IN TRANSIT (<i>ATTACH LIST</i>)				
(-) OUTSTANDING CHECKS (<i>ATTACH LIST</i>):				
OTHER (<i>ATTACH EXPLANATION</i>)				
ADJUSTED BANK BALANCE *				

*"Adjusted Bank Balance" must equal "Balance per Books"

DEPOSITS IN TRANSIT	Date	Amount	Date	Amount
CHECKS OUTSTANDING	Ck. #	Amount	Ck. #	Amount

OTHER

In re Lisa Mauro
Debtor

Case No. 15-23683-rdd
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DISBURSEMENT JOURNAL

CASH DISBURSEMENTS

Date	Payee	Purpose	Amount
Total Cash Disbursements			

BANK ACCOUNT DISBURSEMENTS

Date	Payee	Purpose	Amount	Check #
	Chubb	Insurance	\$490.35	n/a
	Costco	Groceries	\$104.58	
	Bed Bath and Beyond	Household	\$31	
	Wholefoods	Groceries	\$86.74	
	Shell	Gas and Transportation	\$12.02	
	CVS	Groceries	\$88.87	
	Trotta	Groceries	\$34.02	
	DeCiccio	Groceries	\$115.30	
	Key Fod	Groceries	\$11.98	
	Trader Joes	Groceries	\$99.56	
Total Bank Account Disbursements			\$1,074.19	

Total Disbursements for the Month	\$1,723.48
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BALANCE SHEET

The Balance Sheet is to be completed on an accrual basis only. Pre-petition liabilities must be classified separately from post-petition obligations.

ASSETS	BOOK VALUE AT END OF CURRENT REPORTING MONTH	BOOK VALUE ON PETITION DATE OR SCHEDULED AMOUNT
SCHEDULE A REAL PROPERTY		
Primary Residence	\$1,150,000	\$1,150,000
Other Property (<i>attach schedule</i>)		
TOTAL REAL PROPERTY ASSETS	\$1,150,000	\$1,150,000
SCHEDULE B PERSONAL PROPERTY		
Cash on Hand	\$100	\$100
Bank Accounts	\$1,486	\$0
Security Deposits		
Household Goods & Furnishings	\$5,000	\$5,000
Books, Pictures, Art		
Wearing Apparel	\$3,000	\$3,000
Furs and Jewelry	\$3,500	\$3,500
Firearms & Sports Equipment		
Insurance Policies		
Annuities		
Education IRAs		
Retirement & Profit Sharing		
Stocks		
Partnerships & Joint Ventures		
Government & Corporate Bonds		
Accounts Receivable		
Alimony, maintenance, support or property settlements		
Other Liquidated Debts		
Equitable Interests in Schedule A property		
Contingent Interests		
Other Claims		
Patents & Copyrights		
Licenses & Franchises		
Customer Lists		
Autos, Trucks & Other Vehicles	\$3,219	\$3,219
Boats & Motors		
Aircraft		
Office Equipment		
Machinery, supplies, equipment used for business		
Inventory		
Animals		
Crops		
Farming Equipment		
Farm Supplies		
Other Personal Property (<i>attach schedule</i>)		
TOTAL PERSONAL PROPERTY	\$16,305	\$14,819
TOTAL ASSETS	\$1,166,305	\$1,164,819

DebtorReporting Period: 4/1/2017-4/30/2017

LIABILITIES SUBJECT TO COMPROMISE (Pre-Petition)		
Secured Debt	\$1,519,255	\$1,519,255
Priority Debt	\$26,000	\$26,000
Unsecured Debt	\$62,467	\$62,467
TOTAL PRE-PETITION LIABILITIES	\$1,607,722	\$1,607,722

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SUMMARY OF UNPAID POST-PETITION DEBTS

	Number of Days Past Due					Total
	Current	0-30	31-60	61-90	Over 91	
Mortgage						
Rent						
Secured Debt/Adequate Protection Payments						
Professional Fees						
Other Post-Petition debt (<i>list creditor</i>)						
Total Post-petition Debts						

Explain how and when the Debtor intends to pay any past due post-petition debts.

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**POST-PETITION STATUS OF SECURED NOTES, LEASES PAYABLE
AND ADEQUATE PROTECTION PAYMENTS**

NAME OF CREDITOR	SCHEDULED MONTHLY PAYMENT DUE	AMOUNT PAID DURING MONTH	TOTAL UNPAID POST- PETITION
1st Mortgage: Ams Servicing Inc	\$5,300	\$0	\$90,000
2nd Mortgage: Ams Servicing Inc	\$1,178	\$0	\$19,844
TOTAL PAYMENTS		\$0	\$109,844

INSTALLMENT PAYMENTS

TYPE OF POLICY	CARRIER	PERIOD COVERED	PAYMENT AMOUNT & FREQUENCY

DEBTOR QUESTIONNAIRE

Must be completed each month. If the answer to any of the questions is "Yes", provide a detailed explanation of each item. Attach additional sheets if necessary.		Yes	No
1	Have any funds been disbursed from any account other than a debtor in possession account this reporting period?		X
2	Is the Debtor delinquent in the timely filing of any post-petition tax returns?		X
3	Are property insurance, automobile insurance, or other necessary insurance coverages expired or cancelled, or has the debtor received notice of expiration or cancellation of such policies?		X
4	Is the Debtor delinquent in paying any insurance premium payment?		X
5	Have any payments been made on pre-petition liabilities this reporting period?		X
6	Are any post petition State or Federal income taxes past due?		X
7	Are any post petition real estate taxes past due?		X
8	Are any other post petition taxes past due?		X
9	Have any pre-petition taxes been paid during this reporting period?		X
10	Are any amounts owed to post petition creditors delinquent?		X
11	Have any post petition loans been received by the Debtor from any party?		X
12	Is the Debtor delinquent in paying any U.S. Trustee fees?		X
13	Is the Debtor delinquent with any court ordered payments to attorneys or other professionals?		X

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STATEMENT OF ACCOUNT

5154-MTD0104042917075946-000000

LISA A MAURO
DIP CASE 15-23683 SDNY
603 HARRISON AVE
HARRISON NY 10528

Page: 1 of 3
Statement Period: Apr 01 2017-Apr 30 2017
Cust Ref #:
Primary Account #:

Chapter 11 Checking

LISA A MAURO
DIP CASE 15-23683 SDNY

ACCOUNT SUMMARY

Beginning Balance	532.33	Average Collected Balance	852.92
Electronic Deposits	2,030.00	Annual Percentage Yield Earned	0.00%
		Days in Period	30
Electronic Payments	1,074.19		
Ending Balance	1,488.14		

DAILY ACCOUNT ACTIVITY**Electronic Deposits**

POSTING DATE	DESCRIPTION	AMOUNT
4/20	ACH DEPOSIT, ONLINE RESOURCES BILLPAY CR ****023458	2,030.00
	Subtotal:	2,030.00

Electronic Payments

POSTING DATE	DESCRIPTION	AMOUNT
4/3	DEBIT POS, *****45128169766, AUT 040117 DDA PURCHASE TRADER JOE S 532 LARCHMONT * NY	57.32
4/3	DEBIT CARD PURCHASE, *****45128169766, AUT 040217 VISA DDA PUR KEY FOOD 1954 HARRISON * NY	11.98
4/12	DEBIT POS, *****45128169766, AUT 041217 DDA PURCHASE DECICCO S HARRISON HARRISON * NY	115.30
4/12	DEBIT POS, *****45128169766, AUT 041217 DDA PURCHASE TRADER JOE S 532 LARCHMONT * NY	42.24
4/13	DEBIT CARD PURCHASE, *****45128169766, AUT 041217 VISA DDA PUR TROTTS WEST STREET PHA HARRISON * NY	34.02
4/13	DEBIT POS, *****45128169766, AUT 041317 DDA PURCHASE WHOLEFDS POC 10 575 BOS PORT CHESTER * NY	32.83
4/14	DEBIT POS, *****45128169766, AUT 041417 DDA PURCHASE CVS PHARM 08317 270 H HARRISON * NY	53.60
4/14	DEBIT POS, *****45128169766, AUT 041417 DDA PURCHASE CVS PHARM 08317 270 H HARRISON * NY	15.66
4/17	DEBIT POS, *****45128169766, AUT 041717 DDA PURCHASE CVS PHARM 00697 1100 MAMARONECK * NY	19.61
4/17	DEBIT POS, *****45128169766, AUT 041517 DDA PURCHASE WHOLEFDS POC 10 575 BOS PORT CHESTER * NY	16.46
4/17	DEBIT POS, *****45128169766, AUT 041517 DDA PURCHASE SHELL SERVICE STATION GREENWICH * CT	12.02
4/20	DEBIT POS, *****45128169766, AUT 042017 DDA PURCHASE WHOLEFDS POC 10 575 BOS PORT CHESTER * NY	37.45
4/20	DEBIT POS, *****45128169766, AUT 042017 DDA PURCHASE BEDBATH BEYOND 25 WATER PORT CHESTER * NY	30.77

Call 1-800-937-2000 for 24-hour Bank-by-Phone services or connect to www.tdbank.com

How to Balance your Account

Page: 2 of 3

Begin by adjusting your account register as follows:

- Subtract any services charges shown on this statement.
- Subtract any automatic payments, transfers or other electronic withdrawals not previously recorded.
- Add any interest earned if you have an interest-bearing account.
- Add any automatic deposit or overdraft line of credit.
- Review all withdrawals shown on this statement and check them off in your account register.
- Follow instructions 2-5 to verify your ending account balance.

Your ending balance shown on this statement is:

2. List below the amount of deposits or credit transfers which do not appear on this statement. Total the deposits and enter on Line 2.
3. Subtotal by adding lines 1 and 2.
4. List below the total amount of withdrawals that do not appear on this statement. Total the withdrawals and enter on Line 4.
5. Subtract Line 4 from 3. This adjusted balance should equal your account balance.

Ending Balance	1,488.14
Total Deposits	+
Sub Total	
Total Withdrawals	-
Adjusted Balance	

[illegible][illegible][illegible]

FOR CONSUMER ACCOUNTS ONLY — IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS:

If you need information about an electronic fund transfer or if you believe there is an error on your bank statement or receipt relating to an electronic fund transfer, telephone the bank immediately at the phone number listed on the front of your statement or write to:

TD Bank, N.A., Deposit Operations Dept, P.O. Box 1377, Lewiston,
Maine 04243-1377

We must hear from you no later than sixty (60) calendar days after we sent you the first statement upon which the error or problem first appeared. When contacting the Bank, please explain as clearly as you can why you believe there is an error or why more information is needed. Please include:

- Your name and account number.
- A description of the error or transaction you are unsure about.
- The dollar amount and date of the suspected error.

When making a verbal inquiry, the Bank may ask that you send us your complaint in writing within ten (10) business days after the first telephone call.

We will investigate your complaint and will correct any error promptly. If we take more than ten (10) business days to do this, we will credit your account for the amount you think is in error, so that you have the use of the money during the time it takes to complete our investigation.

BEST COPY AVAILABLE

Total interest credited by the Bank to you this year will be reported by the Bank to the Internal Revenue Service and State tax authorities. The amount to be reported will be reported separately to you by the Bank.

FOR CONSUMER LOAN ACCOUNTS ONLY — BILLING RIGHTS SUMMARY

In case of Errors or Questions About Your Bill:

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us at P.O. Box 1377, Lewiston, Maine 04243-1377 as soon as possible. We must hear from you no later than sixty (60) days after we sent you the FIRST bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

FINANCE CHARGES: Although the Bank uses the Daily Balance method to calculate the finance charge on your Moneyline/Overdraft Protection account (the term "ODP" or "OD" refers to Overdraft Protection), the Bank discloses the Average Daily Balance on the periodic statement as an easier method for you to calculate the finance charge. The finance charge begins to accrue on the date advances and other debits are posted to your account and will continue until the balance has been paid in full. To compute the finance charge, multiply the Average Daily Balance times the Days in Period times the Daily Periodic Rate (as listed in the Account Summary section on the front of the statement). The Average Daily Balance is calculated by adding the balance for each day of the billing cycle, then dividing the total balance by the number of Days in the Billing Cycle. The daily balance is the balance for the day after advances have been added and payments or credits have been subtracted plus or minus any other adjustments that might have occurred that day. There is no grace period during which no finance charge accrues. Finance charge adjustments are included in your total finance charge.

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STATEMENT OF ACCOUNT

LISA A MAURO
DIP CASE 15-23683 SDNY

Page: 3 of 3
Statement Period: Apr 01 2017-Apr 30 2017
Cust Ref #:
Primary Account #:

DAILY ACCOUNT ACTIVITY

Electronic Payments (continued)

POSTING DATE	DESCRIPTION	AMOUNT
4/24	DEBIT POS, *****45128169766, AUT 042417 DDA PURCHASE COSTCO WHSE 0326 PORT CHESTER * NY	104.58
4/25	ELECTRONIC PMT-WEB, CHUBB CHUBB02 *****71877904001	490.35
Subtotal:		1,074.19

DAILY BALANCE SUMMARY

DATE	BALANCE	DATE	BALANCE
3/31	532.33	4/17	121.29
4/3	463.03	4/20	2,033.07
4/12	305.49	4/24	1,978.49
4/13	238.64	4/25	1,438.14
4/14	169.38		

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